

THE COMMONWEALTH OF MASSACHUSETTS
MASSACHUSETTS DEPARTMENT OF PUBLIC HEALTH
HEALTH CARE WORKFORCE CENTER
PRIMARY CARE OFFICE

250 Washington Street

Contact Nicole Watson

Telephone: 617.624.6051

Email: Nicole.watson@state.ma.us



Program Guide for the:
MASSACHUSETTS LOAN REPAYMENT PROGRAM FOR HEALTH PROFESSIONALS

Updated June 2015
Note new deadline of July 2015

1.1 Program Overview

The Massachusetts Department of Public Health (MDPH) Primary Care Office (MLRP) through the Massachusetts Loan Repayment Program for Health Professionals (MLRP) seeks to assist qualified healthcare organizations in recruiting or retaining health professionals by funding repayment of educational loans incurred by the health professional. In return, the health professional makes a commitment to work at the eligible healthcare organization for a specified period of time.

The MLRP was initiated in 1990 with funding provided by the U.S. Department of Health and Human Services under Section 338I of the Public Health Service Act. More recently, additional state dollars have allowed for the inclusion of awards funded solely with state funding within the MLRP.

The MLRP accepts applications submitted **jointly** by eligible health professionals and the eligible healthcare organizations. Applications are approved through a review process that includes community need and other qualification criteria, as noted in other sections of this document.

The overall goal of the MLRP is to provide educational loan repayment as an incentive for health professionals to practice in communities where significant shortages of health care providers and barriers to access have been identified. The MLRP is funded by a grant from the federal Bureau of Health Professions and by state dollars. The Primary Care Office at MDPH administers two separate components of the MLRP as described below:

Both components below require that eligible primary care clinicians make a commitment of two years of full time work or the equivalent extended commitment of part time work (e.g. a 20-hour work week will mean a 4-year contract) providing services in an eligible health care organization.

Component A: Loan repayment funds are available for a range of health professionals providing primary health care services such as physicians, nurse practitioners, physician assistants, mental health, oral health care providers, registered nurses and pharmacists. These health professionals must be employed by or have a contract to work in eligible public or non-profit healthcare organizations, located in a federally designated Health Professional Shortage Area (HPSA). See below for detailed information regarding *Component A*.

Component B: This oral health loan repayment program aims to increase access to oral health services among children and adults with intellectual disabilities. At this time Component B funding is not available. If funding becomes available, the MDPH will reinstitute Component B.

Component C: This is a Massachusetts initiated health care workforce loan repayment program for physicians, physician assistants, nurse practitioners, behavioral and mental health including substance use disorder clinicians providing primary care established by MGL Chapter 224 in the Acts of 2012 Section 25N as part of the Health Care Workforce Center. This Component was first funded in the FY 2009 state budget. This loan repayment Component was amended by Chapter 224 to add disciplines eligible for Component C loan repayment. Details about what constitutes an eligible health care organization for *Component C* are stated below, including and not limited to: health care organizations located in an area or community that has a federal designation as a Medically Underserved Area/Population (MUA/P) in MA; identified state facilities and other health care organizations that meet geographic or population specific criteria. See below for detailed information regarding *Component C*.

Health professionals qualifying and applying for any component of the MLRP cannot apply for, or benefit from, any other loan repayment program at the same time they are receiving funds from this program. This would include programs such as National Health Service Corps Programs or other state or federal workforce incentive programs.

While the MDPH directly contracts with the physician, nurse practitioner, dentist or other eligible health professionals, the application for this contract must be submitted jointly by the health professional and the health care organization where they are or have a contract to be employed. Both parties have contract obligations as described below.

In addition, if the employer is different from the healthcare organization which is the site of employment, there also must be a letter of support and commitment from the employer health care organization.

MDPH reserves the right to amend or change this program guide, including criteria for eligible health care organizations (employers) depending on an on-going assessment of workforce needs.

Applications for both components of the MLRP are accepted from March 1st through July 31st. Award notifications are anticipated to be made in fall

Interested health professionals who provide primary care services must submit applications as detailed in this MLRP program guide.

1.2 Contract Duration and Funding: Contracts are established for a minimum of two years or 24 months from the time of contract initiation and up to four years – 48 months - in accordance with this program guide.

- Renewal Options:
- Individuals who are currently receiving or have previously received MLRP funds are eligible to reapply upon completion of their service obligation. We look forward to having a mechanism to extend or renew contracts in the near future. At this time such an option is not available.
- MLRP contracts are available for up to \$50,000 for each two-year full time contract, or its equivalent in a part time equivalent.
- Federal funding will be used for some contracts and when federal funding is used it will support up to 50% of the contract.
- Payment through [Electronic Funds Transfer](#) is required for any contract awarded through this solicitation.

2.0 MLRP Program Description and Specifications

Awards

Applicants may not request award amounts greater than their current outstanding educational loans.

The MLRP is particularly interested in receiving applications from eligible individuals who are culturally or linguistically competent for the community where they will be working; applicants providing certain behavioral/mental health care services; and applicants who are working in a rural area. Individuals who are currently receiving or have previously received MLRP funds are eligible to reapply upon completion of their service obligation. The employer (and site, if different from employer) will be evaluated for compliance

with applicable sections of the program guide, as well as ability of underserved populations to access services at that site.

Award Amount

Awards up to \$25,000 per year will be made for a two-year full-time employment contract. The maximum award amount is \$50,000 over a 2 year full-time commitment period. The contract time period will be extended to account for applicants who are working part-time for at least 20 hours/week. The MDPH-MLRP may reduce the maximum award amount dependent on available funding. Please refer below to the section Health Professional Qualifications for clarification of eligible health professions. A list of eligible employment sites is listed for each Component in the section Healthcare Organization/Employer Qualifications.

Dentists, nurse practitioners, physicians, physician assistants, and psychologists are eligible for up to \$25,000 per year (\$50,000 total award over two years). All other qualified health professionals are eligible for up to \$20,000 per year (\$40,000 total award over two years). The MDPH-MLRP may reduce the maximum award amount dependent on available funding.

Awards will be issued electronically to the health-professional-awardee's bank account. Awards may be disbursed in one lump sum, or in multiple disbursements. The award is contingent upon contract compliance, completing essential paperwork throughout the contract period, providing service verification and certification, and participating in MLRP surveys. See the section ***Obligations of the Health Professional*** for additional details. Awards must be used directly toward repayment of the student loan identified for this contract.

Applicants will be notified in writing regarding approval for an award and funding status.

Qualifying Educational Loans

Qualifying educational loans are government and commercial loans for actual costs paid for tuition and reasonable educational and living expenses related to the undergraduate or graduate education of the participant leading to a degree in the health profession in which the participant will satisfy his or her LRP service commitment. Applicants must provide a copy of all qualifying loan documentation (e.g., promissory notes). Government loans are loans that are made by federal, state, county or city agencies that are authorized by law to make such loans.

If an applicant has consolidated loans or refinanced loans, the applicant must provide a copy of the original loan documentation to establish the educational purpose and contemporaneous nature of such loans. If an eligible educational loan is consolidated / refinanced with any other debt other than another eligible educational loan of the applicant, no portion of the consolidated/refinanced loan will be eligible for loan repayment.

Commercial loans are defined as loans made by banks, credit unions, savings and loan associations, insurance companies, schools, and other financial or credit institutions which are subject to examination and supervision in their capacity as lenders by an agency of the United States or of the State in which the lender has its principal place of business.

Taxation

Awards made through this loan repayment program are exempt from federal and state taxation. Please consult your tax information resources. Attached is information about legislative language that was enacted in 2004 exempting this award from taxation:

Legislation, HR 4520, American Jobs Creation Act of 2004, sec. 320, which is entitled "Exclusion for Payments to Individual Under National Health Service Corps Loan Repayment Program and Certain State Loan Repayment Programs." Amendments made by this section apply to amounts received by an individual in taxable years beginning after December 31, 2003.

Section 108(f) of the Internal Revenue Code is as follows:

"in the case of an individual, gross income shall not include any amount received under 338B(g) of the Public Health Service Act or under a State program described in section 338I of such Act."

Healthcare Organization and/or Employer Qualifying sites and Obligations

Qualifying Healthcare Organizations or Employers

Following immediately below is description about qualifying practice site types. This information includes overarching criteria, and specifics for Component A and C.

The following qualifications apply to all health care employers and organizations - The employer must provide assurance that they will comply with each of the following:

1. The services will be provided in a public or non-profit organization that holds all necessary MDPH licenses and may be a private or group or solo practice that meets one of the following:
2. The employer (and billing entity if different) participates in MassHealth and complies with the regulations governing MassHealth; accepts Medicare; and accepts patients enrolled in Commonwealth Care programs
3. The employer (and billing entity if different) is certified as a provider by MassHealth and has a rate established by the Center for Health Information and Analysis and is in compliance (good standing) with MassHealth (Massachusetts Medicaid) regulations and certifications
4. The employer operates full-time with hours designed to meet the needs of the community (such as late afternoon, evening, weekend, or early morning hours); and either provides directly or has formal contractual arrangements for after-hour, weekend and holiday urgent, emergency, and acute care
5. Applicant employer organization (and billing entity if different) must charge for their professional services at the usual and customary prevailing rates in the area in which such services are provided, except that if a person is unable to pay such charge, such person shall be charged at a reduced rate using a schedule of fees for those at various income levels and will display a notice of availability of discounted fees for the uninsured (i.e., discounted sliding fee scale) or not charged any fee. Healthcare organizations or agencies must provide documentation of sliding fee scale and policy. For information about HHS Poverty Guidelines: <http://aspe.hhs.gov/poverty/13poverty.cfm>
6. The employer agrees to provide primary care services (e.g. dental, medical, mental health care, as appropriate) to any individual seeking care. MLRP awardees and employer (and site if different) must agree not to discriminate on the basis of the patient's ability to pay for such care or on the basis that payment for such care will be made pursuant to Medicaid/MassHealth, the State Children's Health Insurance Program and/or the Commonwealth Care Programs, and Medicare.

7. Applications must include documentation of the practice site's patient payor mix.

Below are Component Specific criterion which must be followed in addition to the above criteria.

Component A- Eligible employer organizations or sites must be public or private non-profit, located in a federally designated Health Professional Shortage Area (HPSA), and meet Massachusetts licensing requirements to provide services. Eligible organizations may include a licensed mental health clinic, Critical Access Hospitals, State and County Mental Health Hospitals, a primary health care provider including and not limited to federally qualified community health centers (FQHC), FQHC-Look-alikes that have a federal Auto-HPSA designation, or community hospitals in HPSAs employing outpatient health professionals who meet the health professional requirements of the MLRP. The automatic HPSA designation applies to FQHCs and certified Rural Health Clinics (RHCs) that meet the requirements of section 254g of the PHS Act (i.e., do not discriminate against patients based on inability to pay, accept Medicaid/Medicare /SCHIP assignment, use a sliding fee scale).

Health professionals must perform their service obligation at an eligible healthcare organization located in a Health Professional Shortage Area (HPSA) that is appropriate for their discipline (e.g. dental health professionals must be placed in dental HPSAs; mental health professionals in mental health HPSAs). All FQHCs that are considered "auto-HPSA" designated by the federal Shortage Designation Branch (SDB) are eligible for placement of all three disciplines. For example an auto-HPSA designated FQHC is eligible for awards to dental, mental health and primary care health professionals.

For a list of current Massachusetts HPSAs go to: <http://www.hrsa.gov/shortage/>

Component C eligible not-for-profit, non-profit, public sector and relevant private or group practices or clinics which are the healthcare employer organizations or worksites must meet one or more of the following:

- Health care organizations located in a geographic area or community that is federally designated as a Medically Underserved Area/Population (MUA/P) or a Health Professional Shortage Area.
- Other health care agencies and organizations not located in a HPSA or MUA/P may be eligible if they provide documentation that greater than 30% of the patients served by site are located in HPSAs or MUA/Ps, and provide documentation of site's patient payor mix.
- Outpatient primary care practices of small rural hospitals. Rural Hospitals are defined as: "an acute care hospital licensed under M.G.L. c. 111, § 51, which: (1) has 50 or fewer licensed beds and based on the published United States Census 2000 data of the US Census Bureau is in a city or town whose population is less than 20,000 and is located within a city, town, service area, or County whose population density is less than or equal to 500 people per square mile and which applies for such a designation; or (2) is a hospital designated as a Critical Access Hospital as of July 1, 2005 by the Federal DHHS in accordance with federal regulations and state requirements."
- Public Sector Health Facilities: Component C supports certain eligible health professionals who are working in public sector, non-federal, facilities.

Depending on the number and eligibility of applicants for Component C as well on-going assessments of need and specific shortages, MDPH reserves the right to also fund those health professionals who meet the eligibility criteria for Component A with funds available for Component C.

Solo and Group Practices: As with all other practice sites, solo and group practices must be a public or private non-profit entity. Applicants must meet all eligibility criteria stipulated in this program guide and are required to provide their Medicaid billing number.

Obligations of the Healthcare Organization/Employer

All obligations must be adhered to, including notification to the MLRP if there are any changes in the healthcare organization's status or the employment status of the health professional.

The Employer agrees to:

- a. Offer salaries to participating eligible health professionals at reasonable market rates, maintain salary levels at the rate previously agreed upon by the employer and applicant, and use MLRP incentives to supplement, but not supplant the employer's customary salary or benefit levels. The employer certifies that salaries and benefits afforded to employees receiving loan repayment incentives are identical to those received by other similarly qualified and situated employees.
- b. Maintain the employment of the health professional for the length of service required under the terms of this agreement, except in the case of the health professional's incompetence, misconduct or other gross violation of the employment contract.
- c. Notify the MLRP in writing at least two weeks prior to start of a scheduled leave of 30 days or more (e.g., family, medical, personal, military). The following information should be included in the notice: type of leave, start date, end date or estimated end date, and whether the leave is paid or unpaid. The MDPH will extend the end date of this contract to ensure that the health professional delivers two years of full-time clinical primary health care services.
- d. Maintain the practice schedule of the MLRP participant at the practice site for the number of hours per week and length of service specified in this agreement. **Any change in practice circumstances is subject to the approval of the MLRP based upon the policies of the MLRP.** The employer must notify the MLRP and receive approval for any changes, at least two weeks in advance of any consideration of permanent changes in the sites or circumstances of the MLRP participant's practice under this agreement. Employer/provider sites must adhere to the Healthcare Organization/Employer Qualifications;
- e. Notify the MLRP at MDPH in writing immediately of the date and circumstances of any early termination of employment or any other substantial change in conditions of employment (see also above);
- f. Provide, or ensure that the health professional is provided with space and equipment suitable for the adequate provision of services.
- g. The organization providing the site of employment, if different from the employer, shall agree to promptly notify the MLRP in writing of any known termination of employment or other violation of the terms and conditions of the program guide, make a good faith effort to ensure compliance with the terms and conditions of the program guide, and provide space and equipment suitable for the adequate provision of services.

Health Professional Qualifications

The health professional is required to sign a contract with the MDPH for the two year period of full-time service, or for the agreed upon hours/week of part-time service that will equal two years of full time service. The

contract time period will be extended to account for applicant-awardees who work part-time for at least 20 hours / week.

Eligible health professionals are listed below. Note that some disciplines are eligible for either Component A or Component C, and some disciplines are exclusive to one or the other Component:

CNM		Certified Nurse-Midwives
CP		Licensed Clinical or Counseling Psychologists (Ph.D. or equivalent) aka Health Service Psychologist
DD	*	General Practice Dentists (D.D.S. or D.M.D.)
DH	*	Registered Clinical Dental Hygienists
DO		Doctors of Osteopathic Medicine
LICSW		Licensed Clinical Social Workers (master's or doctoral degree in social work)
LPC		Licensed Professional Counselors (master's or doctoral degree with a major study in counseling)
MD		Doctors of Allopathic Medicine
MFT		Marriage and Family Therapists (master's or doctoral degree with a major study in marriage and family therapy)
MHC		Mental Health Counselors
NP		Primary Care or Psychiatric Certified Nurse Practitioners
PA		Primary Care Physician Assistants
PNS		Psychiatric Nurse Specialists
RN	*	Registered Nurse
PharmD	*	Clinical Pharmacist practicing in a federally designated Primary (Medical) Care Health Professional Shortage Area (HPSA)
LADC1		Licensed Alcohol and Drug Counselor (master's level) Component C Only

* Disciplines noted with this asterisk are eligible for Component A only – not eligible for Component C.

Eligible sites for clinical pharmacist placements located in a federally designated HPSA:

(Primary dental, medical or, mental health care).

- Critical Access Hospitals (CAH) affiliated with a qualified outpatient clinic
- Small Rural Hospitals
- Rural Community Health Centers

Other qualifying Information is below – please read carefully

The approvable primary care specialties for physicians are family medicine and osteopathic general practice, internal medicine, pediatrics, obstetrics/gynecology, and psychiatry. Applicants must have completed a course of study required to practice independently without supervision.

General practitioners (physicians who have not completed residency training programs) are **not** eligible for funding under the MLRP.

- Primary care physician specialties: family practice, internal medicine, pediatrics, psychiatry or obstetrics/gynecology. Please note: General practitioners, physicians who have not completed residency training programs, are **not** eligible for MLRP funding.

In addition to psychiatrists and psychiatric nurse clinicians (adult or child focused) practicing within public-sector or not-for-profit out-patient or community settings, psychiatrists who currently work or have a contract to work within Department of Mental Health inpatient settings and who also provide community coordination and/consultation as part of their public sector clinical work are also eligible for loan repayment under this component.

Advanced Practice Nursing: family nurse practitioners, adult nurse practitioners, geriatric nurse practitioners, pediatric nurse practitioners, certified-nurse midwives, women's health nurse practitioners, psychiatric nurse clinicians. APRNs with other specialties who provide primary care will be approved on a case by case basis.

- b. Applicants must attest to their professional eligibility as a part of the application form.

Obligations of the Health Professional

Health Professional Contract Start Date: Applicants become participants in the MLRP on the date the contract is countersigned at the Massachusetts Department of Public Health – Health Care Workforce Center. The applicant's signature alone on this contract does not constitute the contractual agreement. A copy of the signed complete signed contract will be sent to the awardee.

Obligations include the following:

- a. Make lender information available to the MDPH for the purpose of verifying outstanding loan amounts, and confirming the use of the award toward the health professional's outstanding loan balance – see point b.
- b. AWARDS MUST BE POSTED TO THE RELEVANT OUTSTANDING LOAN WITHIN THIRTY DAYS OF PAYMENT FROM MDPH. The applicant must be able to provide evidence to the PCO that the entire award has been posted to the educational loan account within 30 days of the payment date to the health professional's bank account.
- c. Notify the PCO at least two weeks prior to the start of a scheduled leave of 30 days or more (e.g., family, medical, personal, military). The following information should be included in the notice: type of leave, start date, end date or estimated end date, and whether the leave is paid or unpaid. The time spent on extended leave from clinical practice will not count toward the health professional's MLRP obligation. In this event, the MDPH will extend the end date of this contract to ensure that the health professional delivers 24 months of clinical primary health care services.
- d. Maintain current contact information on file with the PCO including email, telephone and USPS mailing address. Notify the PCO within ten days of a change of home address, banking information or other relevant contractual information.
- e. After the contract term has ended, respond to reasonable requests for information from the MLRP regarding practice type, site, and professional experiences in order to facilitate periodic evaluation of the MLRP.

The Health Professional MLRP-participant must also agree to:

- a. Work at least **40 hours/ week** or reduce the weekly time commitment in exchange for an increase in the period of the service commitment/contract (e.g. a 20-hour work week will mean a 4-year

contract). Note that a reduced weekly time commitment cannot be less than 20 hours per week (0.5 FTE).

- b. Provide the equivalent of two years (24 months) of full time or part-time (as noted above) professional health services in clinical practice as an employee of the eligible healthcare organization. Full-time work as defined by the healthcare organization must include the following:
 - All duties must take at least 40 hours per week; (or part-time pro-rated to equal two years of full-time service commitment).
 - At least 32 hours per week must be spent providing clinical services at the approved healthcare organization during normally scheduled office hours. For OB/GYN physicians, family practice physicians who practice obstetrics on a regular basis and CNMs, at least 21 of the minimum 40 hours per week must be spent providing direct patient care. The remaining time must be spent providing inpatient care to patients of the approved healthcare organization, and/or in practice related administrative activities not to exceed 8 hours per week.
 - No more than 7 weeks (35 workdays) per year can be spent away from the practice for vacation, holidays, continuing professional education, illness, or any other reason. Absences greater than 7 weeks in a MLRP repayment service year will extend the service commitment end date.
 - Time spent “on-call” does not count towards full-time.
 - Hours worked over the required 40 hours per week will not be applied to any additional workweeks.
- c. Provide full-time or part-time primary health care service or clinical practice in an eligible site. For physicians, the practice will include ambulatory care, as well as hospital care appropriate to meet the needs of patients and to assure continuity of care.
- d. Must perform their full service obligation at an eligible site.
- e. For those health professionals who are working less than full time clinical practice the amount of time worked, not less than 20 hours per week, the administrative/clinical hours will be pro-rated.

For behavioral and mental health professionals: At least 21 hours/week are spent providing direct patient care at eligible site(s). The remaining hours/week are spent providing direct patient care at the contracted site(s), providing direct patient care in alternative settings (e.g., hospitals, nursing homes, shelters) as directed by the approved site(s), or performing practice-related administrative activities (practice-related administrative time is limited to 8 hours/week).

Other Criteria – the Health Professional Must:

- A** Be a United States Citizen (Component A) OR Be a United States Citizen or be a legal permanent resident (Component C)
- B** Perform their service obligations at an eligible site, i.e., public or non-profit private entity located and providing primary health services in a current federally designated HPSA that is appropriate for their discipline (e.g., dental providers must be placed in dental HPSAs; mental health providers in mental health HPSAs)
- C** Agree to provide primary health services to any individual seeking care; agree not to discriminate on the basis of the patient’s ability to pay for such care or on the basis that payment for such care will be made pursuant to Medicare (established in Title XVIII of the Social Security Act), or Medicaid (Title XIX of such Act), or the State Children’s Health Insurance Program (Title XXI of such Act); and must perform their service obligation at an eligible site (see [Healthcare Organization/Employer Qualifications](#)).
- D** Have a current and non-restricted license to practice in the Commonwealth of Massachusetts; any licensed health professional who has knowledge of a current investigation into his/her professional

conduct must wait until the investigation is completed before applying. All APNs must have a nursing license for advanced practice and current certification.

E Not have a judgment lien against her/his property for a debt to the United States; any licensed health professional who is currently being investigated would need to wait until the investigation is completed before applying.

F Not have an outstanding contractual obligation for health professional service to the Federal Government (e.g., an active military obligation, National Health Service Corps (NHSC) Loan Repayment Program, NHSC Scholarship Program, NELRP or Nursing Scholarship Program obligation), or a State or other entity including the Massachusetts Community Health Center Primary Care Loan Repayment Programs, unless that service obligation will be completely satisfied before the contract has been signed.

G Be aware that certain bonus clauses in employment contracts may impose a service obligation.

H If the health professional's military training and/or service, in combination with the participant's other absences from the service site, exceed 35 workdays per service year, the MLRP service obligation should be extended to compensate for the break in "full-time" service.

I Not have an existing obligation to any other federal, state or local government or other entity for health professional service, unless the obligation is completely satisfied prior to the beginning of service to the MLRP.

J Not have a history of failing to comply with, or inability to comply with, service or payment obligations.

K Individuals in the Reserve Component of the U.S. Armed Forces or National Guard are eligible to participate in the MLRP.

In Addition:

L MLRP participants **cannot** have:

1. defaulted on any Federal payment obligations (e.g., Health Education Assistance Loans, Nursing Student Loans, Federal income tax liabilities, FHA loans, etc.) even if the creditor now considers them to be in good standing; or any state obligations such as tax or support payments;
2. breached a prior service obligation to the Federal/State/local government or other entity, even if they subsequently satisfied the obligation; and
3. Had any Federal debt written off as uncollectible (pursuant to 31 U.S.C. 3711(a) (3)) or had any Federal service or payment obligation waived.

Suspension, Breach, or Termination of the Contract

1. The health professional is required by federal law to pay monetary damages to the MDPH, within one year from the time of the default, as noted below, if s/he fails to fulfill her/his service obligation. Failure to commence or complete service obligations will result in liability for funds to be repaid for both Federal and State funds provided for loan repayment. A schedule for repayment shall be established by MDPH if repayment has not begun within three months of notification that payment is due.
2. The federal language for breach of contract applicable to Component A, is found at 42 U.S.C. 254o(c)(1) and is summarized below:

A participant who breaches MLRP obligation will be subject to paying an amount equal to the sum of the following:

- a. the total of the amounts paid by the MLRP to, or on behalf of, the participant for loan repayments for any period of obligated service not served;

- b. an amount equal to the number of months of obligated service not completed multiplied by \$7,500; and
 - c. interest on the above amounts at the maximum legal prevailing rate, as determined by the treasurer of the United States, from the date of breach, except that the amount to recover will not be less than \$31,000.
- 3. The Health Professional also may be in default and may be obligated to pay a penalty as outlined above if s/he demonstrates gross incompetence as determined by the site of employment, grossly violates employer or practice site personnel policies, or fails to comply with Massachusetts professional licensing requirements or the requirements of the program guide.
- 4. All service obligations and penalties shall terminate upon the death of the health professional.
- 5. The health professional may be granted a temporary suspension of the MLRP obligation, consistent with the policies of the employing healthcare organization, if s/he must interrupt her/his service commitment because of a personal or immediate family illness or other emergency situations. Contract suspension will cover only the period of the medical or other emergency.
- 6. Transfer requests are considered in extreme situations on a case by case basis. Health professionals are expected to honor their contracts with the healthcare organizations and the MDPH. An example of when a transfer request might be considered is the closure of the healthcare organization. Should a transfer request be approved, the health professional will be expected to continue the service at another qualified site that is both eligible and able to employ the health professional.
- 7. If the health professional leaves the employing healthcare organization/site without prior approval from MDPH, s/he will be placed in default. See the section "Obligations of the Health Professional". Any change in employment other than a temporary suspension as described in item 5 above, or a transfer request as described in item 6 above, is considered a breach of contract.

Failure to comply with the terms and conditions of the program guide and contract shall be regarded by the MDPH as a significant factor in determining the suitability of the health professional, the employer (and site, if different) for future applications.

Obligations of the MDPH

Subject to the availability of funds and compliance with this program guide the MDPH agrees to:

- a. Compensate the health professional in accordance with the terms of the Massachusetts Loan Repayment Program for Health Professionals and its two components.
- b. Make electronic payments to the health professional upon verification of contract compliance and in accordance with program guide.
- c. In the event funds to finance this agreement become unavailable, the MDPH may terminate the agreement upon at least 14 days written notice to the employer and the health professional. Said notice shall be delivered by certified mail, return receipt requested or in person with proof of delivery. The MDPH shall be the final authority as to the availability of funds.

4.0 Performance Requirements and Contract Monitoring

The following sections apply to both Components A and C with some qualifications

Performance Requirements

Applicants will be evaluated by the information and representations provided pursuant to this program guide. Both the Health Professional and the Employer must complete all relevant sections of the application form. If the employer and the practice site are not the same, both parties have obligations and must be represented in the application.

The criteria below will be used in reviewing applications and assigning awards:

- Applicants must meet the health professional and employer and site qualifications identified
- Applicants must work in a Healthcare organization (or eligible site if different) that meets the specified qualifications as noted for Component A or C. For example, those making application for Component A must practice in a site located in a HPSA relevant for the type of health professional discipline
- The need for particular language skills and/or other services in the community that match the health professional's language or cultural skill
- Consideration for an award will include the length of time that the healthcare site and community have been in need of the service provided by the health professional, the overall community need for the service including linguistic needs, and/or the health professional's tenure at the healthcare organization. Rural areas as defined by the MDPH State Office of Rural Health will also be given preference
- Applications must be complete in order for an application to be reviewed
- Any history of compliance by the applicant, employer (and site, if different) with respect to this program or any comparable program operated or funded by the MDPH will be evaluated.

The MLRP will also review the following over the course of the contract:

- Timely and accurate response to MLRP requests for information such as loan payment verification and employment/service verification at the approved site;
- Responsiveness to other relevant MDPH MLRP inquiries;
- Compliance with Contract Performance Monitoring.

The Center staff at the MDPH shall negotiate with contractors any requirements not set forth in the program guide, including any potential changes to federal or state guidelines for this program implementation.

Contract Performance Monitoring

The Department of Public Health (MDPH) is endeavoring to deliver the best value to facilitate our needs. It is important to measure the contractor's (health professional) performance to ensure the contract is in compliance with what has been requested and what the health professional has offered. The following performance areas will be subject to measurement in that all contracted health professionals must:

1. Provide two complete years of full-time service, or its equivalent for part time; maintain compliance with the employment contract at the approved eligible healthcare site, and meet requirements from the section Obligations of the Health Professional as outlined in this program guide. The contracted health professionals must notify the MLRP administrator in writing within ten working days if there are any material changes in employment. The contracted health professional who fails to complete her/his contracted service commitment will be required to repay the monetary damages as stipulated in the program guidance section Suspension, Breach, or Termination of the Contract

2. Submit to MDPH all application paperwork requested in this program guide, in the time indicated, including proof that the award was used toward the outstanding student loan obligations.
3. Stay in compliance with all pre-requisites listed above in 'Evaluation Criteria' for the duration of the contract.
4. Respond to MDPH inquiries such as surveys, service verification, and related contract monitoring activities.
5. Provide evidence that the entire award has been posted to the student loan account identified in this contract within 30 days of the payment issued to the health professional.
6. Employer (and site, if different) will maintain the "Obligations of the Healthcare Organization/Employer" outlined in this program guide, including any notice of a health professional's termination or other breach of contract, within ten working days.

7.0 Instructions for Program Application: The applicant is responsible to make application based on the most current program guide and [application](#) as posted on the website.

Application Schedule Applications for the MLRP are accepted from March 1st through July 31st. Award notifications are anticipated to be made in fall.

Submitting an Application

In order to apply for any component of the MLRP, eligible health professionals must submit a completed and signed application **jointly** with the employing healthcare organization. If the health professional is a new hire, the application must include a signed contract between the health professional applicant and the employing organization, with a start date that is within approximately ninety days of the application submission to MDPH for this program guide. Note that the MLRP contract with the health professional will not be initiated before the start date at the employing agency. To be considered for the program, the employing healthcare organization and the health professional must meet all of the eligibility criteria listed below.

Multiple Applications

For those agencies or employer health care organizations which may have multiple health professionals who are interested in making application to the MLRP: up to 3 applications per organization per cycle year will be considered for review. The employer must have a single representative and must rank each applicant priority for an award. The submission of multiple applications/organization does not guarantee an award.

Submit one (1) completed original application containing all of the requested information, with all required signatures in blue ink, to:

**Nicole Watson
MDPH – Health Care Workforce Center
250 Washington Street, 5th floor
Boston, MA 02108-4619**

The health professional / applicant will be notified when their application has been received. If the health professional does not receive verification of application receipt within fourteen (14) working days please contact *Nicole Watson, Recruitment and Retention Program Coordinator* at Nicole.Watson@state.ma.us.

Questions may be submitted via email to: Nicole Watson at Nicole.Watson@state.ma.us.